

NOV 24 2004

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE,

PETITIONER,

vs.

HARVEY RIDGEWAY,

RESPONDENT.

CAUSE NO.: A-1599

CONSENT ORDER

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Christine M. Neighbors, and Harvey Ridgeway ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb.Rev.Stat. §44-101.01 and §44-4047, et seq.
2. Respondent is licensed as a resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Harvey Ridgeway on October 19, 2004. A copy of the petition was served upon the Respondent at his registered address of 1206 Madison Avenue, P.O. Box 412, Norfolk, NE 68701-0412 by certified mail, return receipt requested, and to the office of his legal counsel, Mark A. Johnson, Esq.

2. Respondent engaged in conduct violating *Neb. Rev. Stat. §44-4059(1)(e)* and (h) when he submitted three separate applications to an insurer representing said applications to be from three individuals applying for insurance. After issuing the policies, the insurer determined the three applicants were fictitious. During the same period, Respondent owed the insurer approximately \$18,000 in commission resulting from cancelled policies. Respondent submitted the false applications in an attempt to reduce the amount of commission he owed the insurer and to meet a production quota necessary to maintain his contract with the insurer.

3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent admits the allegations contained in the Petition and restated in Paragraph 2 above.

#### CONCLUSIONS OF LAW

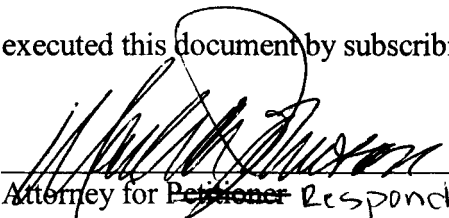
Respondent's conduct as alleged above constitutes violations of Neb.Rev.Stat. §44-4059 (1)(e) and (h).

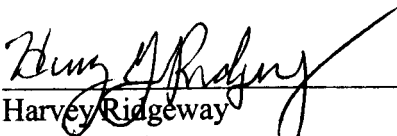
#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, Harvey Ridgeway, that Respondent's insurance producers license shall be suspended for a period of 8 months beginning ten (10) days after the date the Director of Insurance signs this Consent Order.

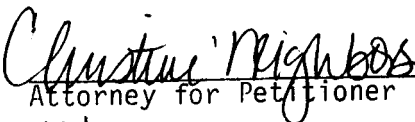
The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Respondent or the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.

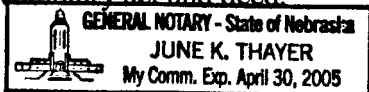
  
Attorney for ~~Petitioner~~ Respondent  
11-18-04  
Date

  
Harvey Ridgeway  
11/19/04  
Date

State of Nebraska )  
County of Nebraska ) ss.

  
Attorney for Petitioner  
11/23/04  
Date

On this 19<sup>th</sup> day of November, 2004, Harvey Ridgeway personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.




  
Notary Public

#### CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Harvey Ridgeway, Cause No.: A-1599.

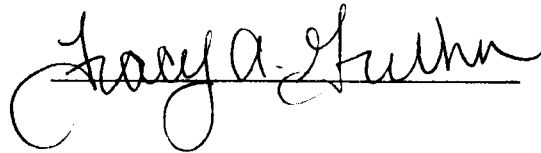
STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE

  
\_\_\_\_\_  
L. TIM WAGNER  
Director of Insurance

11/24/04  
\_\_\_\_\_  
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was served upon Respondent by mailing a copy to 1206 Madison Avenue, P.O. Box 412, Norfolk, NE 68701-0412 and his legal counsel, Mark A. Johnson, Esq., 1310 North 13<sup>th</sup> Street, Suite 2, P.O. Box 691, Norfolk, NE 68702-0691 by certified mail, return receipt requested, and by U.S. Mail, postage prepaid, on this 24<sup>th</sup> day of November, 2004.

  
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